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ABSTRACT

Preretirement education programs can help people (1) to develop an awareness of issues which influence retirement satisfaction, (2) to gain information relevant to retirement planning, (3) to explore options available after retirement, (4) to identify resources for implementing preretirement plans, and (5) to identify community services for retired persons. Of the various models of preretirement education programs currently in use, the models that provide learner involvement seem to be most effective, particularly with regard to clarifying attitudes and exploring options. Important considerations in program implementation are target population, sponsorship, staffing, publicity and recruitment, meeting spaces and times, attendance of spouses, and fees. Program content varies, but generally includes orientation to the program and discussion aimed at examining characteristics and situations of older persons and an overview of the retirement process, physical health, nutrition, financial or estate planning, legal affairs, consumer education, housing and living arrangements, income maintenance, and use of leisure time. Additional topics that are desirable to include are mental health, employment, family and other social relationships, community resources, widowhood, human sexuality, death and dying, and spiritual needs of older people. Locally developed financial support for the programs seems to be the most likely source of funding. (Author/YLB)

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ORGANIZATION AND IMPLEMENTATION OF PRERETIREMENT EDUCATION PROGRAMS

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INTRODUCTION

The percentage of the population age sixty-five and over in the United States is growing and demographic projections indicate that this trend will continue into the twenty-first century. Technological advancements, which bring about early retirement, longer life expectancies for individuals, and changing social, economic and political values have combined to increase the number of older persons who are retired, and this number will continue to increase. Recent changes in mandatory retirement age have had limited impact on retirement; however, the trend towards earlier retirement seems to be continuing. For many people, the retirement years will comprise one fourth to one third of the total life cycle. Older persons, gerontologists, educators, social workers and legislators generally agree that little has been done to prepare individuals for the retirement years.

Retirement means different things to people. For some people, it is a time of opportunity; for others, it is a negative, threatening and dissatisfying time. Those who look forward to enjoying retirement are more likely to enjoy it. Conversely, those who do not wish to retire find forced retirement to be unsatisfactory. Income, education, and occupation impact on retirement satisfaction.

Concern for the need for preretirement education was voiced at the 1971 White House Conference on Aging (1) and was further reflected in the 1976 Ammendments to the Older Americans Act (2). Even so, the

majority of persons nearing retirement age have not had an opportunity to participate in a preretirement education program.

Preretirement education programs can help people prepare for the last part of the life cycle by helping them to examine areas of concern common for persons after they retire. For instance, most retired persons must learn to live on less income because retirement incomes tend to be relatively fixed and do not keep pace with rising costs of living. Long standing social contacts with many relatives and friends, particularly those associated with one's occupation tend to be disrupted. Conversely, social contacts with some persons may increase as more time is available for family interaction; spouses and other family members may not be prepared for this change. Time and territorial space routines tend to change after one retires and this may be very disconcerting for the retiree, the spouse and others close to the retiree. Perception of one's self as a productive member of the work force may be a vital aspect of one's self-concept and loss of the traditional work role may result in a negative self-concept and other serious mental health problems. Decisions regarding housing changes often need to be made several times during the retirement years because of declining physical capacity, health problems, income adequacy and available community services. Widowhood may require learning new responsibilities and skills not only in financial matters, but also in realigning social relationships.

Preretirement education programs can help older persons to examine alternatives regarding areas of concern to retirees and to plan realistically for the last one fourth to one third of the life cycle. In this way retired persons can deal more adequately with the important tasks of everyday living.

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ORGANIZATION OF PRERETIREMENT EDUCATION PROGRAMS

The basic premise of preretirement education is that information obtained through involvement in a program centered on retirement concerns prior to retirement will lessen the problems and adjustment of people as they retire. Specific plans and actions for each individual must finally be planned by the individual; however, evidence indicates that without some kind of systematic, formalized program most people will postpone this planning too long (1).

The 1971 White House Conference on Aging, in recognizing the need for preretirement planning, indicated that providing preretirement education is a responsibility of a wide variety of organizations and institutions by stating that:

> "Society should adopt a policy of preparation for retirement, leisure, and education for life off the job. The private and public sectors should adopt and expand programs to prepare persons to understand and benefit from the changes produced by retirement. Programs should be developed with government at all levels, educational systems, religious institutions, recreation departments, business and labor to provide opportunities for the acquisition of the necessary attitudes, skills, and knowledge to assure successful living. Retirement and leisure time planning begins with the early years and continues through life (2)."

Recent guidelines contained in revisions of pension and retirement benefits legislation have also recognized the need for preretirement education programs.

At the present time preretirement education opportunities are not available to the majority of persons approaching retirement. Schulz (3) indicates that only about ten percent of the labor force has access to retirement preparation programs. A variety of groups and organizations in the United States are actively involved in providing preretirement education programs including educational institutions, government agencies, business and industry, social service agencies, labor unions, libraries, religious organizations, cooperative extension programs and fraternal groups. However, most programs tend to be clustered in urban areas and serve a relatively small number of persons.

W.W. Hunter, of the Institute of Gerontology at the University of Michigan, contends that preretirement education is the responsibility of the educational community (4). He particularly supports the idea that public education should assume a primary responsibility and that other elements in the community, including labor unions and industry, should make a contribution to the total effort by supplying facilities, funds and leadership, encouraging participation, providing information and giving counsel. His reasons for recommending that preretirement education should be the primary responsibility of public education include the following:

1. The growing recognition that public education has a responsibility for continuing education, and that it is impossible to educate modern-day man once and for all at any particular age.

2. Preretirement education is in a better position to have ongoing financial support if it is available as part of an ongoing educational program.

3. Public education personnel possess the basic skills necessary to conduct programs, and are in a good position to obtain training to help them develop materials and techniques for use in preretirement programs.

4. Public support of the program encourages participation of other agencies in the community including the library, Social Security, employment services, public health, and so forth.

5. Hunter suggests that preretirement education, conducted as part of public education, encourages older people to view their community and all its resources as an important avenue by which to achieve satisfying adjustment in retirement. In this way, Hunter is suggesting that achievement of a community rather than a work-oriented way of life could very well be the crux of adequate preparation for retirement.

Hunter goes on to say that:

> "It would be unfortunate, however, if organizations which have played such an important role in the development of preretirement education were to relinquish interest and support once the program became public education's responsibility. Industry and labor are in a good position to contact and encourage the participation of older employees, and most of them are able to pay part of the cost of the program. Other organizations, including churches, labor unions, and YMCA's are in a position sometimes to make facilities available (5)."

Colleges and universities should be encouraged to be involved in preretirement education activities by training preretirement educators, providing preretirement education programs through continuing education activities and providing in-service opportunities in this area for employees.

A basic purpose of preretirement education is to help people explore options and become aware of areas of concern in order to begin making decisions which will help them be able to live a satisfying and fulfilling life after relinquishing the work role. Some programs, such as the Preretirement Planning Center at Drake University, also offer special follow-up, in-depth courses in selected areas such as investments and legal affairs (6). The content, instructional format, and organizational patterns of established programs varies widely;

however, most programs include some or all of the topics listed below. The first nine topics listed are the ones most frequently included in preretirement education programs.

1. Orientation to the program and discussion aimed at examining characteristics and situations of older persons and an overview of the retirement process
2. Physical health
3. Nutrition
4. Financial or estate planning (includes Social Security and Medicare)
5. Legal affairs
6. Consumer education
7. Housing and living arrangements
8. Income maintenance
9. Use of leisure time
10. Employment
11. Mental health
12. Family and other social relationships
13. Community resources
14. Widowhood
15. Death and dying
16. Human sexuality
17. Spiritual needs of older people

Many programs rely heavily on the use of local resource persons. This is desirable for two reasons -- it is unlikely that a pre-retirement educator will have sufficient knowledge in all the diverse areas listed above and the involvement of local resource persons helps preretirees to learn about available community resources.

Many resource persons are willing to participate in preretirement training programs for little or no money since it is a way to publicize their program or area of concern at the local level.

The number of sessions included in any series of programs varies from one sponsor to another. The number of sessions may be as few as two or as many as sixteen; however, most sessions are planned for one and one-half to two hour blocks of time. Most programs are designed for fifteen to twenty-five participants in each session.

Christrup and Thurman believe that small groups are essential for an effective preretirement program. (7). Their experience with preretirement education at the General Service Administration indicates that retirement is a very personal and emotional aspect of life and that dealing with topics common to this stage in the life cycle is facilitated when no more than ten to twenty-five persons are present.

Hunter (8) indicates that preretirement programs are more likely to succeed when several people in the group have a large number of commonalities such as socio-economic level, similar job responsibilities, employees of the same organization, etc. This is probably true; however, in many small rural communities, unifying factors for a group may be things such as belonging to the same church, commitment to a community organization, or support for local educational programs. Spouses are often encouraged to participate and in some programs attend for no extra charge since one set of instructional materials per family is sufficient in most instances. Participation of both spouses should be encouraged to a much greater extent. Decisions regarding retirement plans usually affect both spouses and joint participation in a

preretirement education program should encourage the development of mutually satisfying plans. Joint participation also will encourage both spouses to become aware of some special concerns of the surviving spouse at the death of the other.

At the present time, most people participating in preretirement education are fifty-five years of age and older. Certainly people in this age group should be planning for retirement, but ideally preretirement planning should be started at an earlier age, particularly if one will be retiring prior to age sixty-five. Waiting until age fifty-five or sixty to plan for retirement at age sixty-five often does not allow adequate time for implementation of one's plans. For instance, waiting so late to plan for income maintenance leaves little time in which to develop an adequate income plan. Ideally one should start planning for financial aspects of the retirement years when one enters the world of work.

Research indicates that several factors impact on adjustment to and life satisfaction after retirement. Factors associated with positive adjustment include sufficient income, good health, satisfying use of leisure time, maintaining or developing social contacts, and access to needed goods and services. Conversely, negative adjustment to retirement is associated with insufficient income, inability to accomodate necessary role changes, poor health, and inadequate social contacts. Females at all socio-economic levels may experience difficulty adjusting to their husbands' retirement. This is probably associated with loss of territorial space, feelings of loss of privacy, "management" efforts

which the husband may assume regarding activities which the wife has traditionally regarded as her domain, and loss of a familiar schedule.

Regardless of who sponsors a preretirement planning program, basic principles of adult education need to be considered. Size and composition of group, length of sessions, meeting place, accessability to parking and/or public transportation, educational materials and instructional techniques are among the factors that impact on the effectiveness of an educational program.

The size of group will affect the type of teaching techniques that can be effectively incorporated in a program. A survey of the literature, currently available in the area of preretirement education, indicates that a small group which allows an opportunity for interaction among participants is desirable. Basic to interaction among participants is the ability of the program leader (instructor) to create an atmosphere which encourages and stimulates discussion. Teaching techniques that encourage participants to be actively involved in the learning process are more desirable than a lecture presentation.

The location of the classroom and the arrangement of furnishings are important considerations when one is planning a preretirement program. Comfort of participants in the room is important. Chairs and tables located in a circle so that participants face each other encourages group interaction. Traditional classrooms are often a poor choice because chairs, particularly student desk chairs, are uncomfortable for adults. University and community college campus locations may appeal to some adults, yet may be completely rejected by others. Other locations that may offer a meeting space that is acceptable to adults include

libraries, YMCA buildings, churches, business and industry community rooms, labor union halls and community centers. Easy accessibility to parking facilities and/or public transportation are important factors affecting participation.

Two hours is probably the average length of time that sessions should run. Programs typically meet on a regularly scheduled weekly basis. An example of a program that differs from this format is the one Lynch has developed using a workshop format intended for use in a concentrated time period (9). This program meets on two consecutive days and includes a total of thirteen contact hours. In this program participants are given responsibility for management of smaller groups within the larger group. Lynch feels that this format can effectively serve as many as fifty participants. Any program that meets for periods of time longer than two hours should allow opportunities for movement of participants through a variety of educational activities and short breaks. Many adults are not accustomed to sitting still in the classroom type environment.

Education materials must be appropriate to the learner. They should be easy to read. Materials that are appropriate use simple words, include illustrative examples, and have print that is large enough to be easily read.

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MODELS OF PRERETIREMENT EDUCATION PROGRAMS

Preretirement education programs can be described in a variety of ways such as content included, type of delivery systems, sponsorship of the program, description of participants, and type of interaction expected in the educational process. Some employers assume that identifying pension benefits via a company letter or a short conference with the retiring employee constitutes preretirement education. For the benefit of discussion in this publication, a preretirement education program is defined as an educational program designed to offer opportunities for individuals to obtain information relevant to retirement planning, to explore options available to one after retirement, to identify resources for implementing preretirement plans, to develop an awareness of issues which influence retirement satisfaction, and to identify available community services. Using this definition, the employer company letter or conference probably is a source of financial information pertinent to retirement but is not a preretirement education program because it does not offer the opportunity to explore options, or identify resources and community services.

Using the preretirement education program goals identified above, one can project goals for preretirees participating in a program. (See Table 1.)

TABLE 1. GOALS OF PRERETIREMENT EDUCATION

Program Goals	Pre-retiree Participants Goals
1. To develop an awareness of issues which influence retirement satisfaction.	1. To develop awareness of issues impacting on persons after retirement.
2. To present information relevant to retirement planning.	2. To obtain information relevant to individuals planning retirement.
3. To explore options available to one after retirement.	3. To explore options in order to make better decisions concerning issues relevant to retirement.
4. To identify resources for implementing preretirement plans.	4. To identify resources for implementing preretirement plans.
5. To identify community services for retired persons.	5. To identify community services available to retired persons.
	6. To become motivated to make decisions and implement personal preretirement plans.

Persons developing a preretirement planning program should consider the goals of their program and the specific objectives of the preretiree participants. The next logical step is "What kind of educational process, including instruction methods and group interaction, will facilitate the accomplishment of these goals." Using educational process as the definitive criteria for types of preretirement programs, they may be classified according to the following types:

1. Self-directed
2. Self-motivated
3. Lecture presentation by expert

4. Facilitated discussion using consultant expertise

5. Unstructured group discussion

Examples of these various types of programs can be found in Table 2.

TABLE 2. TYPES OF PRERETIREMENT PROGRAMS

1. Self-directed	1. Individual uses a series of prepared "how to" materials such as AV media packages
2. Self-motivated	2. Individual seeks own information
3. Lecture presentation by expert	3. Programs of this type have been conducted by a variety of organizations
4. Facilitated discussion using consultant expertise	4. Hunter's model developed at Institute of Gerontology, University of Michigan (1)(2) AIM's Retirement Planning Seminar (3) Manion's Small Group Interaction Model - University of Southern California, Andus Gerontological Center (4) Task Oriented Interaction Model, University of Oregon, Center for Gerontology (5)
5. Unstructured group discussion	5. Reading-Discussion Model developed by the University of Oregon Center for Gerontology (6) Integrated Discussion Model using a workshop format developed by Lynch at the University of Oregon Center for Gerontology (7)

The self-directed models incorporate a series of "how to" materials such as books, audio visual media packages and/or additional reading. The advantages of this type of program include flexibility on the part of the learner to pursue the program at his own convenience and to progress at his own speed. Disadvantages include accessibility of materials, availability of equipment necessary for the audio visual instructional materials, the self-discipline required on the part of the learner, and the lack of opportunity to interact with others in exploring alternatives and clarifying attitudes.

The self-motivated model differs from self-directed models in that the learner seeks out his own information and does not rely on packaged materials. This type of program, of course, requires that the learner be eager to find information on his own and have knowledge of sources of information and know how to utilize these resources. Obviously, the self-motivated person has come to some degree of acceptance of retirement.

The lecture presentation by an expert is probably the most common type of preretirement educational activity; unfortunately, this method allows little or no opportunity for communication and activity on the part of the learner. The preretiree participating in a program of this type has little opportunity to clarify attitudes, explore alternatives, or correct misinformation. All too often "experts" know their information but are unable to present it in an interesting and attention holding fashion. The advantages of this type of program are related to the idea that even an inexperienced preretirement educator can, by using "experts," present a program. This, of course, assumes that the educator has sufficient experience and knowledge to select qualified "experts."

For example, a food faddist may be represented as a nutritionist, yet not really have valid nutrition information. The inexperienced and unknowing preretirement educator might not know whether this person is qualified to present accurate information. Another advantage is that this type of program can accomodate more people in a group.

The fourth model is the facilitated discussion using consultant expertise. The advantages of this type of program include the opportunity for learner involvement through group interaction and the opportunity for the learner to clarify information and explore options through discussion. In this type of program, a leader convenes the group, arranges for information delivery, and seeks to incorporate the consultant/expert into the discussion group.

Facilitated discussion models vary from loosely structured to highly structured programs. Hunter's model using anecdotal case studies, filmed vignettes, guest experts (consultants), paper and pencil activities, and his book, Preparation for Retirement (8) is an example of this type of program. The Hunter materials include the use of a wide variety of learning activities. The written materials are easy to read and designed to encourage discussion. The materials themselves are relatively inexpensive when compared with other materials available in this area. His model lends itself for use with many different types of groups; certainly the variety of learning activities has more appeal to persons not regularly accustomed to assuming a listener role. Hunter has developed a variety of teacher materials including a Preretirement Education Leaders Manual (9), a Preretirement Education Syllabus (10), and a bibliography (11).

Another example of the facilitated discussion model is the more highly structured "packaged program" developed by AIM. Their Retirement Planning Seminar (12)(13) is probably the best known program incorporating a self-contained kit format. This program offers materials for participants in brightly colored packages. The kit contains thorough instructions for the group leader. In addition, AIM has developed a five day training program for leaders using their materials.

Proponents of both facilitated and unstructured group discussion models place emphasis on the development of awareness of issues impacting on retirement satisfaction through group interaction. This interaction activity can provide an opportunity for sharing concerns in a mutually supportive, helping group.

The unstructured discussion model incorporates a small group of people assembled for objective discussion. This format has been used by a variety of groups. This type of program may have a leader or may be leaderless. The University of Oregon Center of Gerontology is investigating a Leaderless Reading-Discussion model that incorporates serial meetings aimed at discussion based on specific reading materials (14).

The integrated discussion model (15) using a workshop format developed by Lynch includes an emphasis on discussion activity; however, this activity is not facilitated by trained leaders. Participants in the program are given instructions and they assume responsibility for the management of their own smaller group. This model incorporates a variety of activities including prior reading, in-workshop reading, mini-lectures, guest experts, paper and pencil exercises, group discussion, inter-group reporting, and group reports to total workshop group.

The choice of model to be incorporated in a preretirement program should be made on the basis of type and composition of the group to be involved. Educational research has generally supported the idea that learner involvement results in more effective learning, thus a major concern of the preretirement educator should center on developing learner involvement.

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IMPLEMENTING PRERETIREMENT EDUCATION PROGRAMS

The development of a preretirement education program requires that several questions be addressed. These questions include the following:

1. For whom is the program planned?
2. Who will sponsor the program?
3. Who will conduct the program? (This includes regular staff and resource persons.)
4. How will potential participants be made aware of and encouraged to attend the program?
5. Where will the program meet?
6. What are the best meeting times?
7. Will spouses be encouraged to attend?
8. Will fees be charged and if so, how much will they be?
9. How will the program be structured?
10. How will the program be funded?

The target population for whom a program is planned is the first question that must be addressed in planning a preretirement education program. This decision impacts on all other aspects of the program. A program planned for assembly line workers in a large plant may differ significantly from a program planned by a local community service agency seeking to serve a cross section of the community. Examples of aspects of the program that will vary from one type of group to another include the choice of meeting times, meeting location, learning activities, topics to be included for discussion, and publicity

and registration procedures.

Sponsorship of a preretirement education program may be assumed by one organization or several groups may work cooperatively to sponsor a program. Cooperative group support may be a definite asset in publicity and recruitment efforts.

Employees participating in an employer sponsored program may be given released time to attend. A program designed to serve a "community at large" population would probably have to select an evening or weekend meeting time.

Staffing of a preretirement education program may be predetermined simply by the fact that an interested person desiring to conduct such a program will seek a sponsor. In other instances, staffing will necessitate hiring someone or reassigning existing personnel in order to conduct a program. Hopefully, the person responsible for conducting such a program will have some knowledge of and training in aging in society, the myths and realities of aging, and concerns of retirees as well as expertise in one or more of the topics to be incorporated in the program. The preretirement educator should be able to incorporate effective instructional techniques and have general knowledge in each of the areas to be presented. Ideally, the preretirement educator would have had formal training in preretirement education information and instructional techniques.

Publicity and recruitment efforts will depend on the group to be served. For instance, publicity for a program conducted in an industrial plant for employees would probably require only brief notices to employees, a short article in the plant newsletter, and bulletin board notices. A program designed for persons living in a small rural

community would require more extensive publicity efforts such as articles in all community newspapers; notices in church bulletins; public service announcements on local radio and television stations; publicity releases mailed to prospective participants; and fliers on bulletin boards at businesses, industrial plants, local stores, laundromats, hospitals, medical providers offices, union halls, educational institutions, and banks. In addition, publicity efforts may require personal contact visits with personnel managers, company training officers, union leaders, and community leaders.

Major publicity costs will include the cost of developing bulletins describing the program to be distributed to potential participants, posting on bulletin boards, and for other information release purposes. These costs will include typing, paper, printing, and postage. One way to reduce publicity costs is to develop a bulletin that can be used for both mail distribution and bulletin board use. (See appendix for example of a bulletin that serves both purposes.) When appropriate, bulk mail rates can reduce postage costs; however, bulk mailings using this postage rate require a minimum of 200 of the same item be mailed at one time and that items must be sorted and banded by zip code. Bulk mail typically requires at least four to six weeks for delivery time.

Educational materials costs vary from one program to another depending on choice of commercial materials, reproduction costs of any materials developed locally, and the types of audio visual materials used.

Sometimes meeting spaces are available at no cost through business, industry, community service, educational or church organizations if the program is designed to serve members of that organization as well as other participants. It is common practice today for many of these organizations to charge custodial fees for many types of facilities that were available at no cost in the past. Arrangements for meeting space and provision for paying rental costs should be considered in the early planning stages when developing a preretirement program. Arrangements regarding the use of audio visual equipment and any other equipment such as that needed for duplicating materials should also be realistically determined in the early planning stages.

Content and structure of the program may differ from one group to another. For example, some company personnel managers and training officers have indicated that human sexuality and death and dying are topics that might be difficult to include in a company based program, particularly if the person conducting the program is a company "management" employee. (Company training officers frequently are part of company personnel departments and as such are considered "management.") A typical preretirement education program might follow the outline listed below.

	CONTENT	POSSIBLE INSTRUCTION RESOURCE PERSONS
Session 1	Registration and Orientation	Panel of retired persons
	Characteristics of Aging: Discussion of demographic information, situations of older persons, and the misconceptions and realities of aging.	

	CONTENT	POSSIBLE INSTRUCTION RESOURCE PERSONS
	Aging and Retirement Process: Discussion of psychological, biological, and sociological aspects of aging and adjustment to aging.	
Session 2	Legal Affairs: Discussion of legal issues relating to the retired population, wills and estate planning, and keeping personal records.	Lawyer, bank trust officer, State Attorney General's fraud staff member, consumer education instructor, extension home economists
	Consumer Concerns: Identification of consumer problems, good shopping practices, methods of budgeting, fraud prevention measures, and tax relief programs.	
Session 3	Financial Planning: Identification of sources of retirement income and methods of saving and increasing income.	Investment counselor, social security representative, consumer education instructor, extension home economists
Session 4	Physical Health: Identification of methods of maintaining health, the physical changes which occur, and preventive and rehabilitation measures.	Medical doctor or nurse practitioner with specific training in geriatric medicine, dietitian from local hospital, nutritionist from public health department, extension home economists, nutrition instructor from area community or senior college
	Nutrition: Health maintenance through diet, causes of malnutrition, planning inexpensive, nutritious meals, and buying and storage practices.	
Session 5	Mental Health/Social Relationships: Discussion of ways of improving or maintaining mental health, preventive measures, interpersonal skills, and coping with stress.	Social worker from local mental health department, marriage and family therapist in private practice, mental health counselor from local senior citizens center program, educational psychology/ guidance person from local community or senior college

	CONTENT	POSSIBLE INSTRUCTION RESOURCE PERSONS
	Social Relationships: Relation of family and friends to adjustment in aging, the changes in family life and the effect on older persons, problems, needs and support systems for couples and single persons.	
Session 6	Housing and Living Arrangements: Identification of the various housing options, living arrangements, and factors involved in choosing housing and location.	Panel of older persons living in various types of housing including senior apartment complexes, retirement villages, living in own home, living with children, etc. administrators or managers of various types of housing programs for older persons
Session 7	Work/Life Satisfaction: Identification of the meaning of work, job satisfactions and meaningful substitutes for them, and the various adjustments to retirement.	Panel of retirees, panel of community employment services personnel such as Green Thumb, senior citizens employment services organizations, etc.
	Employment: Discussion of available employment for older persons, organizations and agencies which assist in employment, methods of assessing job skills and characteristics of older worker.	
Session 8	Leisure Time: Discussion of the different kinds of leisure activities; meaningful activities, and the relationship of activities to adjustment in aging. (Participants will examine their own leisure activities.)	Activity director of multi-purpose senior citizens center, panel of retired persons who are involved in a variety of leisure time pursuits
Session 9	Spiritual Needs of Older People--Religion and Aging: Specific programs for the religious practices of this age group.	One or more ministers from local churches having outstanding programs designed to serve the needs of older persons

	CONTENT	POSSIBLE INSTRUCTION RESOURCE PERSONS
Session 10	Community Resources: Identification of local services for older people, State and Federal resources, and additional services needed.	Panel of local directors of services for older persons such as multipurpose senior citizens center, RSVP program, senior nutrition program, mental health department/ public health department, Department of Public Aid, local and private social services agencies, etc.
Session 11	Sexuality and Aging: Discussion of myths and stereotyping about sexuality and the older person, accurate information about interests, abilities, and ways of expressing sexual feelings.	(It is imperative that the resource person selected to present this topic have good factual information, be well trained in human sexuality and be comforable presenting information in this area.) medical doctor or nurse practitioner, community or senior college instructor in human sexuality
Session 12	Death and Dying: The handling of death and bereavement, the death process and treatment of dying, the role of friends, family, and medical personnel. Widowhood: Description of the grief process, the role of supportive systems and coping techniques, the relationship of abnormal and normal grief to adjustment, and the comparison of widow and widower situations.	Minister, mental health or public health worker, hospital social worker, nurse practitioner, funeral director. (This is also an area where training in the specific area is desirable.)

Each session in this hypothetical program would be scheduled for two hours on consecutive Wednesday nights for twelve weeks. Several options for resource persons are available in many communities. It is important to select resource persons who have accurate information and who can present the information effectively.

A variety of instructional materials are available from many different sources. Some of these are identified in the section of this publication entitled Models of Preretirement Education Programs. An annotated bibliography developed by Carey, Crouse, and Durham (1) contains information about selected instructional materials as well as other types of preretirement education materials. Additional information about preretirement education programs is available in the Preretirement Education Leadership Development Final Report (2). Samples of some instructional materials are included in the appendix of this publication.

Many informational kinds of materials are available at little or no cost from a variety of sources such as insurance companies; banks; local, state and federal government agencies such as aging, public health, public welfare, social security, mental health, labor, and education; Cooperative Extension Service; and local senior citizens services.

REFERENCES

1. Carey, Kathryn, Joyce Crouse, and Claudia Durham. Preretirement Education Resource Materials Bibliography. Springfield, Illinois: State Board of Education, Department of Adult, Vocational, and Technical Education, 1979.

2. Crouse, Joyce, Kathryn Carey, Claudia Durham, and Lynn Holcomb. Preretirement Education Leadership Development (Final Report, Project No. RD5-A9-132). Springfield, Illinois: State Board of Education, Department of Adult, Vocational, and Technical Education, 1979.

FUNDING PRERETIREMENT EDUCATION PROGRAMS

Developing and implementing a preretirement education program, like most other formalized educational offerings, requires some financial support. Typical costs incurred in preretirement education programs include publicity, educational materials -- including printed and audio visual materials, and personnel. Additional costs that may be incurred are rental for meeting space and audio visual equipment, travel, and consultants (experts).

Funding for preretirement education programs may be the sole responsibility of one organization or may be a cooperative venture for several groups. It is possible to request that participants bear the total cost of the program; however, the costs, if personnel conducting the program are paid, may be prohibitive, for many people. For most programs, funding sources to support part or all of the program must be sought. Possible funding sources include business and industry, labor organizations, government agencies, and local community services organizations. Foundations whose prime focus is community service and adult education in a local community may also be sources of financial support. (See Table 3.)

Business or industry is often willing to support or help support preretirement education programs as a benefit to employees and as a community service. Some of the kinds of support that might be provided by this group include use of meeting space, audio visual equipment, and

TABLE 3. FUNDING SOURCE INFORMATION FOR PRERETIREMENT EDUCATION PROGRAMS

Funding Source	Specific Program Information
1. Title III - Comprehensive Older Americans Act Ammendments of 1978	Contact local area agency on aging to determine if preretirement education is a funding priority under their area plan and for proposal application forms. (See appendix for list of area agencies on aging in Illinois.) Will require local matching funds, in-kind match, or both. Also see the appropriate issue of The Federal Register for regulations for this legislative act (1).
2. Title IVa - Comprehensive Older Americans Act Ammendments of 1978	In Illinois, contact the Illinois Department on Aging, 421 East Capitol Avenue, Springfield, Illinois 62706. In other states, disposition of Title IVa funds may be under the discretion of the state office on aging or may be distributed to the area agencies on aging in that state for their priority determination. Also see the appropriate issue of The Federal Register for regulations and intent of this legislative act (1).
3. Title I of the Higher Education Act	In Illinois, contact the Illinois Board of Higher Education, 160 North LaSalle Street-Room 1133, Chicago, Illinois 60601. In other states, contact the state department of education for specific information about this potential funding source. Also see the appropriate issue of The Federal Register for regulations for this legislative act (1).

TABLE 3. FUNDING SOURCE INFORMATION FOR PRERETIREMENT EDUCATION PROGRAMS

Funding Source	Specific Program Information
4. Vocational Education Act of 1977	In Illinois, contact the Illinois Office of Education/Department of Adult, Vocational, and Technical Education, 100 North First Street, Springfield, Illinois 62777. In other states contact the state department of education for specific information about this funding source. Also see the appropriate issue of The Federal Register for regulations for this legislative act (1).
5. Adult education monies	Various legislative acts can provide monies for adult education. Contact the adult education division of the state office of education in most states. In Illinois, contact the Illinois Office of Education/ Department of Adult, Vocational, and Technical Education, 100 North First Street, Springfield, Illinois 62777.
6. Other legislative acts which might provide funding	See the Catalog of Federal Domestic Assistance (2). This publication is available in some public libraries, college and university libraries, some government offices, and in research and projects offices on university campuses. Also see the appropriate issue of The Federal Register for regulations for these legislative acts (1).
7. Foundation information	See the Foundation Directory (3) and/or the Foundation Grants Index (4) to identify foundations that may support preretirement education programs. These publications can help identify the specific areas of interest, location, and purposes of particular foundations. These publications are available in some public libraries, college and university libraries, some government offices, and in research and projects offices on university campuses.

duplicating resources; typing; money for staff; educational materials, supplies, tuition and fees for employees, (sometimes for employees and their spouses); and released time for employees to attend the program. Labor organizations may also provide resources to support preretirement education programs for members and may provide a meeting space and monies for educational materials, supplies, equipment rental and personnel. Community organizations, libraries, churches, social service agencies, and educational agencies may provide meeting space, duplication of materials, consultant services, and use of equipment. Government funding programs that may provide support for preretirement education include Titles III and IVa of the Older Americans Act, Title I of the Higher Education Act, and the Vocational Act of 1977. Monies from any of these sources are available through acceptance of a proposal submitted for funding. Realistically, funding available from these sources is likely only when the proposal reflects an innovative approach. None of these programs offer sustained funding. The most practical approach to funding is probably support derived from an organization for its employees or combined support such as that outlined by Hunter (5).

Regardless of funding sources, the person developing a preretirement education program will need to develop a short proposal including objectives, procedures of implementation, need for program, and a budget. This mini-proposal can then be used to give local community groups an overview of the project and a basis on which to make a decision about

support for the project. Information needed when seeking local support for preretirement education programs includes the following:

A. Geographic area to be served

B. Number of persons to be served or needing program

C. Statement of what you propose to do

D. Where and how you propose to operate the program

E. How you propose to fund the program

F. Statement indicating why you think this community group, agency, etc. might support your program

G. Who is requesting the money

When approaching funding support sources remember that the organization is operated by people. Support is more likely to be given when the person seeking the support remembers the following items:

A. Put your act together - Facts and figures - What, where, why, costs?

B. Request - Do not demand! But request firmly.

C. Work out a cooperative plan - Try to bring many elements into planning.

D. Don't adopt a dictatorial position - Do try to show cooperative attitudes.

E. Follow through on what you say you will do. Be responsible.

REFERENCES

1. The Federal Register. U.S. General Services Administration.

2. Catalog of Federal Domestic Assistance. Office of Management and Budget.

3. The Foundation Directory. New York: The Foundation Center, 1977.

4. The Foundation Grants Index. New York: The Foundation Center, 1976.

5. Hunter, W.W. Preretirement Education Leader's Manual. Institute of Gerontology, Ann Arbor, Michigan: University of Michigan, 1978.

SUMMARY

Planning for retirement can help the older person make the last one fourth to one third of the life cycle a meaningful and satisfying time. Preretirement education programs can help people to develop an awareness of issues which influence retirement satisfaction, to present information relevant to retirement planning, to explore options available to one after retirement, to identify resources for implementing preretirement plans, and to identify community services for retired persons. Preretirement education rather than a counseling approach seems to be a more effective way to encourage people to start preparing for the retirement years.

A variety of models of preretirement education programs are currently in use; however, the models that provide for learner involvement seem to be more effective, particularly with regard to clarifying attitudes and exploring options. Content included in preretirement education programs varies; however, most programs include orientation to the program and discussion aimed at examining characteristics and situations of older persons and an overview of the retirement process; physical health; nutrition; financial or estate planning (includes Social Security and Medicare); legal affairs; consumer education; housing and living arrangements; income maintenance; and use of leisure time. Additional topics that are desirable to include are mental health; employment; family and other social relationships; community resources; widowhood;

human sexuality; death and dying; and spiritual needs of older people.

At the present time locally developed financial support for preretirement education programs seems to be the most likely source of funding.

APPENDIX

WHAT EVERYBODY WANTS TO KNOW ABOUT RETIREMENT..... BUT SELDOM ASKS

WILL I BE ABLE TO MAINTAIN MY PRESENT STANDARD OF LIVING AFTER RETIREMENT?

WHAT WILL MY TOTAL RETIREMENT INCOME BE?

SHALL I MOVE OR STAY WHERE I AM?

DO FAMILY AND SOCIAL RELATIONSHIPS CHANGE AFTER RETIREMENT?

WHAT CAN I DO WITH MY LEISURE TIME?

EARLY PREPARATION FOR RETIREMENT CAN HELP YOU.....FIND ANSWERS TO THESE QUESTIONS

AVOID SOME OF THE PITFALLS OF THE RETIREMENT YEARS

You are invited to participate in a Preretirement Planning Program. If you are married, retirement planning will be a "joint effort" so come and bring your spouse.

Each Preretirement Planning Program will meet for eight sessions. Sessions begin on the dates and times indicated the the locations listed below. Choose that location most convenient for you.

_____ Monday, October 23 through December 4 from 7:00 p.m. to 9:00 p.m.
Community Recreation Center, 309 N. Vermilion Street, Charleston, Illinois

_____ Tuesday, October 24 through December 5 from 7:00 p.m. to 9:00 p.m.
Carnegie Public Library, 814 Twelfth Street, Mattoon, Illinois

Fees to cover the cost of books and materials for this program are as follows:

$20.00 per person
$25.00 per married couple (includes only one copy of most books and materials)

ONLY 25 SPACES WILL BE AVAILABLE AT EACH LOCATION. PRE-REGISTRATION SHOULD BE RECEIVED NO LATER THAN OCTOBER 14.

Pre-Registration Form

PRERETIREMENT PLANNING PROGRAM

Complete and return along with your check to one of the addresses listed below:

NAME _____

ADDRESS _____ TELEPHONE NUMBER _____

CITY _____ STATE _____ ZIP _____

SPOUSE'S NAME (if attending workshop) _____

I (we) wish to register for the Preretirement Planning Program checked below and am (are) enclosing _____ $20.00 _____ $25.00

_____ Charleston _____ Mattoon

Make check payable to the Preretirement Planning Program and return form and check to:

Preretirement Planning Program
School of Home Economics
Eastern Illinois University
Charleston, IL 61920

(A2)

WHAT EVERYBODY

WANTS TO KNOW

ABOUT RETIREMENT..BUT SELDOM ASKS

AN INVITATION FOR YOU AND YOUR SPOUSE TO PARTICIPATE IN A

PRERETIREMENT PLANNING PROGRAM

SPONSORED BY:

(Name of Preretirement Planning director)

Use bulk mail permit here if appropriate.

Addressee

(A3)

LISTENING FOR FEELINGS ABOUT GROWING OLDER

SITUATION	PERSON IS FEELING
1. Mother is talking on the phone to her adult daughter. She says, "Why don't you come to see me anymore? It's only a few miles and you haven't been here for a week."	
2. Mr. Jones is in the hospital and is gravely ill. Mrs. Jones is talking to the nurse. "But he needs me here. You don't take care of him right."	
3. Mother is talking to daughter on the phone. Daughter has just asked her to babysit. "No, I'm sorry--I can't keep Melissa tomorrow. I have to meet with the Mayor's Council on Aging."	
4. Fred, a retired person is at the board meeting of the county senior citizens group. At the last meeting the group voted to develop and implement a new program. Fred was not asked to be on the committee. Fred said, "But I don't like this idea. You all never do anything right. You should have...."	
5. Ben is almost completely deaf. He has always liked to hear the news on the radio but can no longer hear it. His wife tried to write the news down as they listened. She is unable to write fast enough. Ben picks up the radio and throws it at her and yells, "Why can't you keep up? What's the matter with you?"	
6. Helen planned to go to Europe for an extended trip even before she retired three years ago. Two weeks before she was scheduled to leave, she broke her ankle. She tells her friend, "Well, I just told the doctor to patch me up so I can go. I might not have this opportunity again."	

SITUATION	PERSON IS FEELING
7. A year ago Mary was widowed after 45 years of marriage. Her friend has invited Mary to go to play bridge with her, her husband and a male friend of her husband's. Mary says, "Oh, no, I can't. Why, I haven't done anything like that in years!"	
8. Tom and Virginia have been active in the Senior Citizen's Center programs. Both are widowed and have been seeing quite a lot of each other. They have decided to get married and Tom has just told his son of his decision. The son indicates he is opposed to the idea and tells Tom, "You are too old to think about things like that." Tom turns away in silence.	

ATTITUDES AND FEELINGS ABOUT RETIREMENT

COMPLETE THE FOLLOWING STATEMENTS:

1. What bothers me most about growing old is
2. The good things about getting old are
3. When I retire, I hope my children will
4. When I retire from my job, I'll
5. I feel lonely when
6. Grandparents should be able to
7. If my spouse or closest friend dies before I do, I think I'll
8. After retirement, I hope to live
9. Homes for the elderly are
10. If I need help after retirement with any of the following problems, I would seek help from
    a. not enough money
    b. feeling of loneliness
    c. not able to live in my home without help
    d. time on my hands
    e. getting along with my family
11. After retirement most people
12. My children seem to think I am
13. Work is
14. Older people
15. Families should
16. After retirement, I think my friends will

The Aging Network

Area 1
NORTHWESTERN ILLINOIS AREA AGENCY ON AGING
4223 East State Street
Rockford, Illinois 61108
Phone: 815/226-4901

Area 2
REGION TWO AREA AGENCY ON AGING
P.O. Box 809
Kankakee, Illinois 60901
Phone: 815/939-0727

Area 3
WESTERN ILLINOIS AREA AGENCY ON AGING, INC.
2201 11th Street
Rock Island, Illinois 61201
Phone: 309/793-4053

Area 4
CENTRAL ILLINOIS AREA AGENCY ON AGING, INC.
300 East War Memorial Drive, Room 300
Peoria, Illinois 61614
Phone: 309/686-9390

Area 5
EAST CENTRAL ILLINOIS AREA AGENCY ON AGING, INC.
2714 McGraw Drive
Bloomington, Illinois 61701
Phone: 309/662-9393

Area 6
WEST CENTRAL ILLINOIS AREA AGENCY ON AGING
112 North 7th Street, P.O. Box 428
Quincy, Illinois 62301
Phone: 217/223-7904

Area 7
PROJECT LIFE AREA AGENCY ON AGING
1029 South 4th Street
Springfield, Illinois 62703
Phone: 217/522-8954

Area 8
SOUTHWESTERN ILLINOIS AREA AGENCY ON AGING
8787 State Street
Edgemont Building, Room 107
East St. Louis, Illinois 62203
Phone: 618/397-4118

Area 9
MIDLAND AREA AGENCY ON AGING
140 South Locust Street, Room 413
Centralia, Illinois 62801
Phone: 618/532-1853

Area 10
SOUTHEASTERN ILLNOIS AREA AGENCY ON AGING, INC.
425 Market Street
Mt. Carmel, Illinois 62863
Phone: 618/262-8001

Area 11
PLANNING AND SERVICE AREA OFFICE
1004 South Division Street
Carterville, Illinois 62918
Phone: 618/985-4011

Area 12
MAYOR'S OFFICE FOR SENIOR CITIZENS AND HANDICAPPED
180 North LaSalle Street, Suite 500
Chicago, Illinois 60601
Phone: 312/744-5777

Area 13
SUBURBAN COOK COUNTY AREA AGENCY ON AGING
223 West Jackson Boulevard
Chicago, Illinois 60606
Phone: 312/341-1400

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